

Westminster Council on Aging March 2021 Newsletter

69 West Main Street, P. O. Box 212, Westminster, MA 01473



978-874-7402



*Happy
Birthday
To Seniors
Celebrating
In March!*



Daylight Saving Time Begins!

Sunday, March 14

At 2:00 am, "Spring ahead"
& move clocks forward
1 hour to 3:00 am.



THE COUNCIL ON AGING WISHES TO EXTEND
HEARTFELT SYMPATHY TO THE FAMILY & FRIENDS OF
~ MARY LASKY & NELLIE GRAY ~



TO ALL WESTMINSTER SENIORS,

Who would believe? Here we are, March 2021, and still in the middle of the pandemic.

Hopefully, more people (especially seniors) are getting the COVID-19 vaccination. We all know it has been a challenge, but please have patience as more sites are starting to open up. Heywood Healthcare is taking registrations by calling (978)630-8304. Phone lines will be open Mondays, Wednesdays, and Fridays between 10:00 am and 2:00 pm or register online at <https://gardnervaccinations.as.me/schedule.php>.

CVS and Walgreens will also start taking appointments some time in the next few weeks.

If you need any assistance, we are always here for you. Stay Safe!

Sincerely,

Sue Fisher (Director) & Staff



Elizabeth Kalmansson, Attorney at Law

Elder Law | Wills | Trusts | MassHealth Planning & Applications

It is important to have a plan for the future. With a few simple documents, we can help to ensure that you and your estate will be taken care of according to your wishes. Our basic estate planning package is sufficient for most clients and very affordable.

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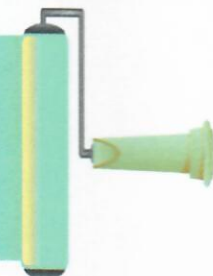
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Westminster COA, Westminster 03-1136

The Westminster Council on Aging Board Meeting will be held Tuesday, March 9, 11:30 am at the Westminster Senior Center. This meeting is open to the public. All are welcome to attend.

EDDY'S CHOWDER HOUSE

St. Edward's Church Hall
10 Church Street
Westminster, MA 01473



Open 4:00 to 7:00 pm: Fridays of Lent ~ February 19 & 26
March 5, 12, 19 & 26

~ **ALL FOOD TAKE OUT ONLY** ~

Menu: Clam Chowder, Corn Chowder, Fish Chowder
Macaroni & Cheese, Vegetable Soup, & Cookie of the Week

NEWS FROM SHINE (Serving Health Insurance Needs of Everyone)

What is a Transition Fill at the Pharmacy?

"A drug that I need to take is not on my Part D prescription drug plan's formulary. My friend told me that my plan might need to provide me with a transition refill of this prescription. What does this mean?"

A transition refill, also known as a transition fill, is a one-time, 30-day supply of a drug that you have been taking and is now not covered by your prescription drug plan. Transition fills let you get temporary coverage for drugs that are not on your plan's formulary or that have certain coverage restrictions (such as prior authorization or step therapy). Transition fills are not for new prescriptions. You can only get transition fills for drugs you were already taking before switching plans or before your existing plan changed its coverage. All stand-alone Prescription Part D plans and Medicare Advantage plans that offer drug coverage must provide transition fills in certain circumstances. When you use your transition fill, your plan must send you a written notice within three business days. The notice will tell you that the supply was temporary and that you should either change to covered drug or file an exception request with the plan.

DON'T FORGET - YOU MAY QUALIFY FOR BENEFITS UNDER THE MEDICARE SAVINGS PROGRAM!!!

Remember! Income and resource limits to qualify for the Medicare Savings Program will be changing in March. Please check our website www.shinema.org in early March for details on this very valuable program.

- The Central Mass SHINE Program Office: 508-422-9931
- Outside Central Mass: 1-800-243-4636, then press or say 4

Visit us at our Central Mass Website www.shinema.org for useful information and applications for various programs. You can also email us at info@shinema.org.



Integrity Medicare Advisors

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YOU DON'T HAVE TO NAVIGATE MEDICARE ALONE!

Keith Aubin of Integrity Medicare Advisors, with over 20 years experience, is licensed and AHIP Medicare certified to help you make sense of the abundance of choices you are facing.

From choosing a Medicare Advantage or Supplement plan, to identifying potential programs to help you pay for Rx, Keith can help!

Keith will be on hand at the Westminster Senior Center on Thursdays, 9:00 am to 12:00 noon. To schedule your personal, one-on-one appointment, please call the Westminster Senior Center 978-874-7402.

HASSLE FREE ~ ZERO COST ~ STRAIGHT ANSWERS

New Beginnings

By Helen Steiner Rice

How often we wish for another chance
To have a fresh beginning,
A chance to blot out our mistakes
And change failure into winning.
It does not take a new year
To make a brand new start,
It only takes the deep desire
To try with all your heart.
To live a little better
And to always be forgiving,
To add a little sunshine
To the world in which we are living.



So, never give up in despair
And think that you are through,
For there's always a tomorrow
And a chance to start anew.

First Day of Spring ~ Saturday, March 20

NEWS FROM SHINE

What If I Missed The Medicare Open Enrollment Period? Can I Still Make a Change To My 2021 Coverage?

People who are currently enrolled in a Medicare Advantage (MA) plan have until March 31 to switch to another MA plan or to Original Medicare with or without a stand-alone prescription drug plan (Part D) during the Medicare Advantage Open Enrollment Period (MA OEP).

The MA OEP occurs each year from January 1 through March 31, and it is only available to people who have a Medicare Advantage plan. One change can be made during this period, which will take effect the first of the month following the month you enroll. For example, if you switched to a new Medicare Advantage Plan in February, your new coverage begins March 1.

Changes that can be made during this period include switching to: A different MA plan with drug coverage; A different MA plan without drug coverage; Original Medicare and a Part D plan; or Original Medicare without a Part D plan. This is an opportunity to make a change if you find your coverage is not working for you, for example, one of your doctors no longer accepts your plan.

MEDICARE FIVE-STAR PLANS

For plan year 2021, the Tufts Medicare Preferred Plan continues to be designated a five-star plan by Medicare, as a reward for the excellence of their plans. Basically, this means that Medicare beneficiaries may enroll in or change to one of the Tufts Medicare Preferred plans at any time between December 8, 2020 and November 30, 2021.

OTHER NEWS

For those with Prescription Advantage or "Extra Help", these programs help with paying for your prescription drugs. They also offer a Special Enrollment Period allowing you to change your prescription drug plan if needed, outside of Open Enrollment. Those with Prescription Advantage can do this only once each year. Those with "Extra Help" can change once each quarter.

The Massachusetts Medicare Savings Program pays your monthly Part B Premium that is deducted from your Social Security income. The 2021 monthly Part B premium will be \$148.50 in 2021. You will also be eligible for "Extra Help" from Social Security to help pay your prescription drug costs. You may be eligible if your income and assets are at or below these values:

Individual Gross Income:	\$1,755/month	Assets: \$15,720
Couple Gross Income:	\$2,371/month	Assets: \$23,600

If you want to take advantage of any of these opportunities to change your plans or be screened for assistance, call your local Senior Center or the Regional SHINE Office and a SHINE Counselor can talk you through the process and any consequences of changing plans.

The SHINE Program (Serving Health Insurance Needs of Everyone), is federally funded and state administered through the Executive Office of Elder Affairs. The Program annually certifies over 700 counselors statewide, that provide unbiased, confidential counseling on all aspects Medicare, related private insurance products, and financial assistance programs.

- The Central Mass SHINE Program Office: 508-422-9931
- Outside Central Mass: 1-800-243-4636, then press or say 4

Visit us at our Central Mass Website www.shinema.org for useful information and applications for various programs. You can also email us at info@shinema.org.

**"NEVER IRON A FOUR-LEAF CLOVER...
BECAUSE YOU DON'T WANT TO PRESS YOUR LUCK."
HAPPY ST. PATRICK'S DAY ~ WEDNESDAY, MARCH 17**



St. Patrick's Day Word Search

G	R	E	E	N	Y	Z	I	I	P	R	N	V	B	Q
X	M	B	G	R	H	V	L	L	Z	D	C	R	O	S
J	V	A	C	D	O	V	U	K	D	E	J	U	R	A
F	O	U	R	L	E	A	F	C	L	O	V	E	R	I
J	P	M	Q	C	Q	M	X	E	R	D	C	S	O	N
K	N	I	R	D	H	Q	B	L	G	N	Y	I	Q	T
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Y	D	L	C	A	M	P	J	I	M	Z	E	C	S	S

CELEBRATION
DRINK
FOUR LEAF CLOVER
GREEN
HOLIDAY
IRELAND

IRISH
LEPRECHAUN
MARCH
PARTY
SAINT PATRICK
SHAMROCK



HEALTH SCREENING MUST-KNOWS FOR 2021 *by Sheryl Kraft*

We've canceled celebrations, postponed trips, and forfeited time with family. (Thanks pandemic.) What shouldn't be delayed? Routine health screenings. Here's what you need to know.

BLOOD PRESSURE: All adults 50 and older should be checked at least every two years, and more often if you have a history of heart attack, stroke, or other cardiovascular events or your blood pressure reads above 120/80 mm Hg.

CHOLESTEROL: A simple blood test can measure for HDL (good) and LDL (bad) levels, which should be checked every four to six years, more often if you have heart disease or diabetes.

STOMACH, COLON, RECTAL ISSUES: Colorectal screenings can detect and remove precancerous growths before they become a problem. Screenings are recommended every five to 10 years from age 45 to 75. Options include stool-based tests, colonoscopy, or sigmoidoscopy. A barium swallow or endoscopy is not a routine screening, but may be prescribed if you have severe heartburn, esophageal pain, or stomach or upper small intestine problems.

DIABETES: High blood glucose levels can increase the likelihood of developing insulin resistance, Prediabetes, and Type 2 diabetes. Anyone over 50 with high blood pressure or who is overweight should be screened. Test again every three years if results are normal.

LUNG CANCER: Screening, done through low-dose CT scan, is recommended for people 55 and older who have a history of heavy smoking and currently smoke or have quit within 15 years.

SKIN CANCER: Early detection of melanoma and other skin cancers can save lives and make treatment easier. Have an annual head-to-toe exam by a dermatologist to check out suspicious moles or spots.

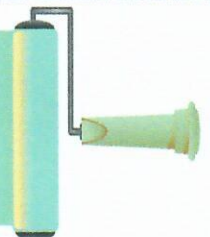
BREAST CANCER: For women 50-74, an annual mammogram is the most reliable way to find cancers early when they're typically the most treatable. Testing every two years is recommended for women 75 and older. If you are at special risk for breast cancer, talk to your doctor about your mammogram schedule. Sometimes a breast ultrasound or MRI may be recommended.

CERVICAL CANCER AND HPV: Screening is recommended with either a Pap test every three years or an HPV test every five years up to age 65. Going forward, women between 65 and 70 with three normal tests within the past 10 years can stop having Pap tests. The tests collect cells from the cervix to check for abnormalities (Pap) or the presence of certain types of human papillomavirus (HPV), which can increase cervical cancer risk.

PROSTATE CANCER: For men, a prostate exam and PSA test can help find cancers early before they cause symptoms or spread. Starting at age 50, ask your health care provider about your personal risk factors and the pros and cons of screening with the PSA, a simple blood test.

BONE DENSITY: A noninvasive DEXA scan of the spine and hip should be performed starting at age 65.

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thrive, grow and belong.

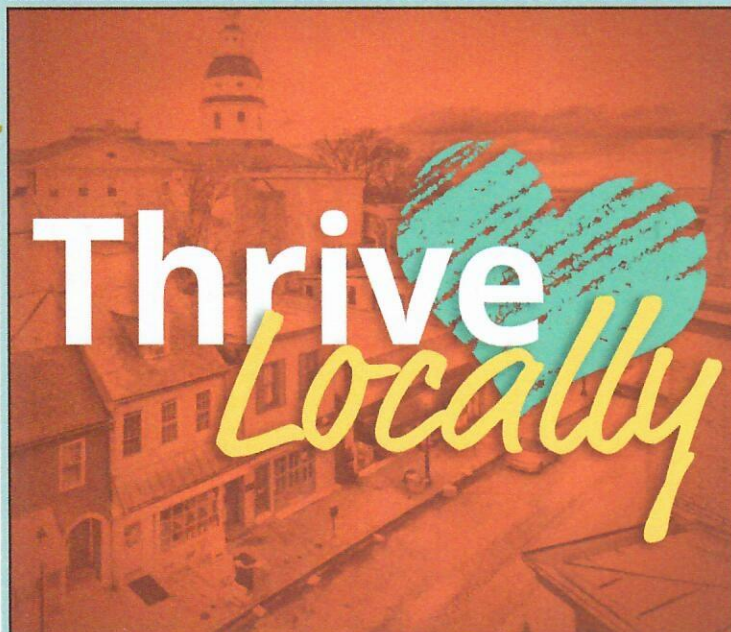
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